

FIG. 1

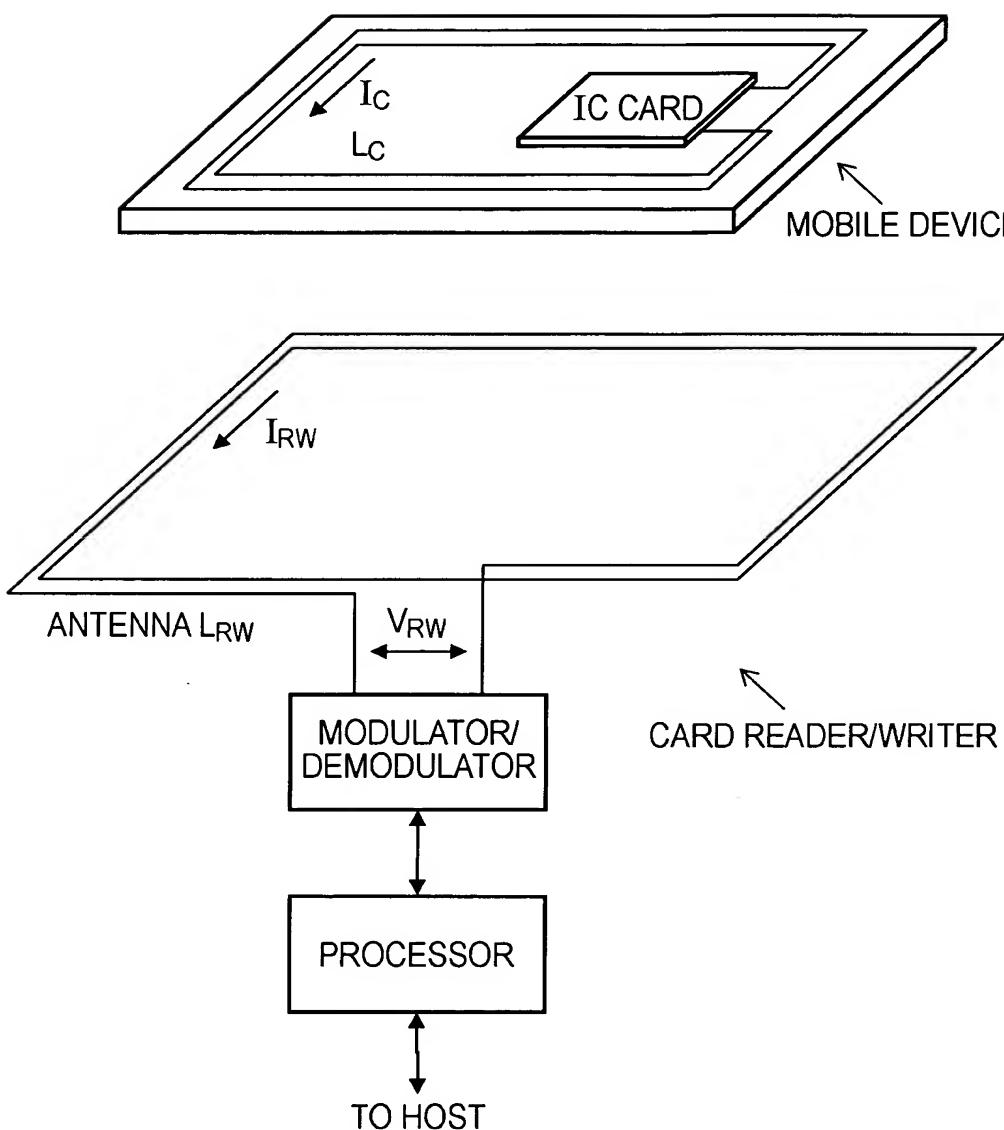


FIG. 2

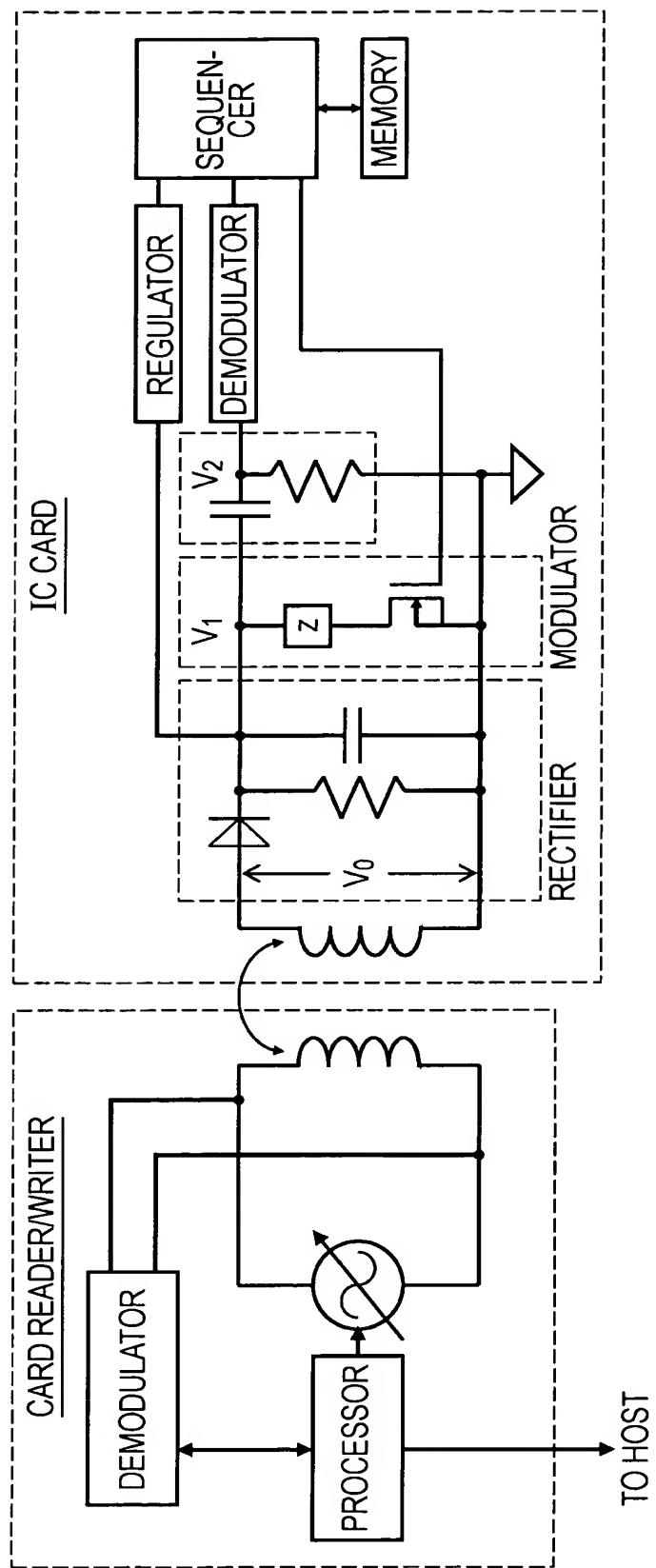


FIG. 3

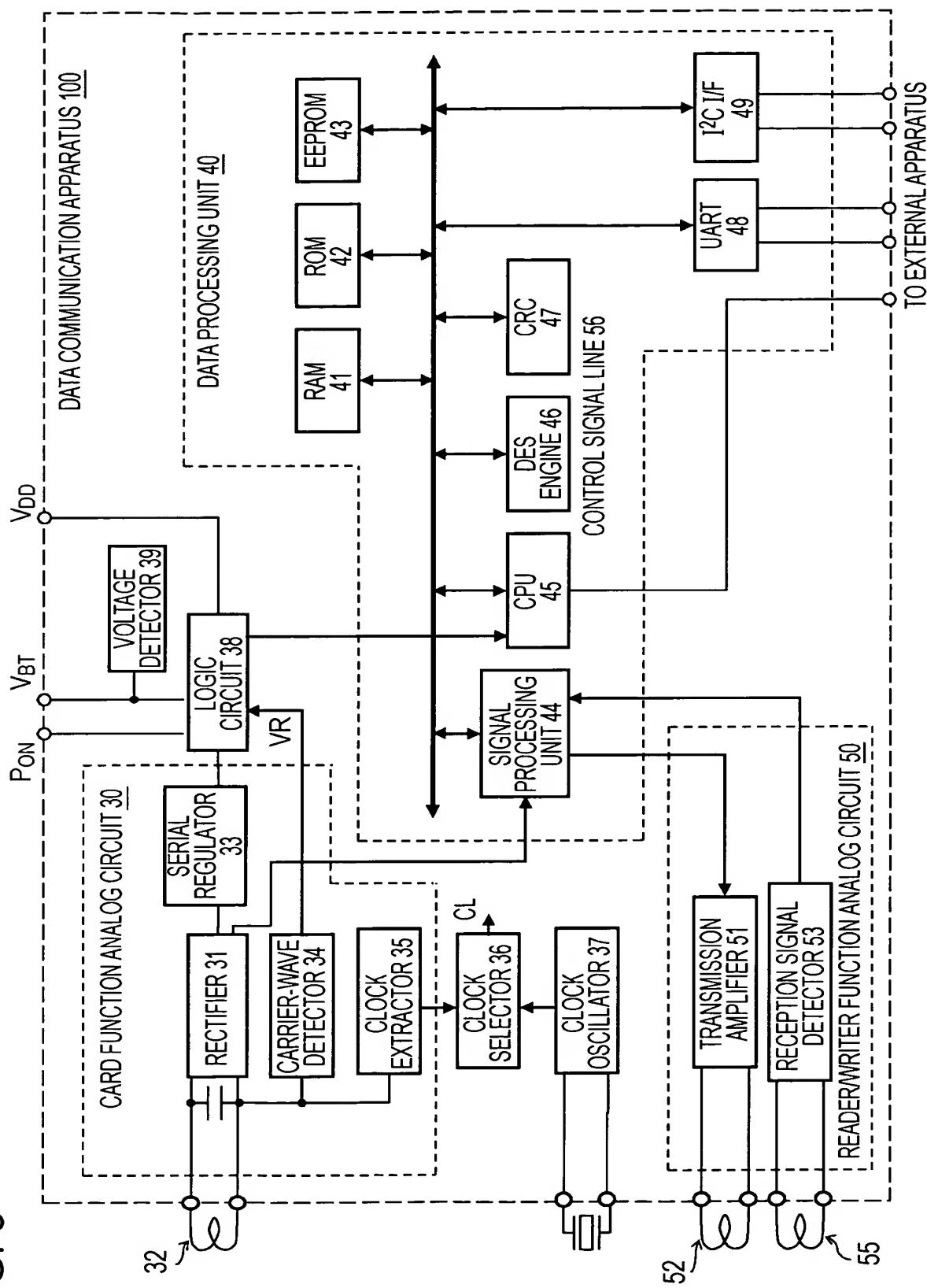


FIG. 4

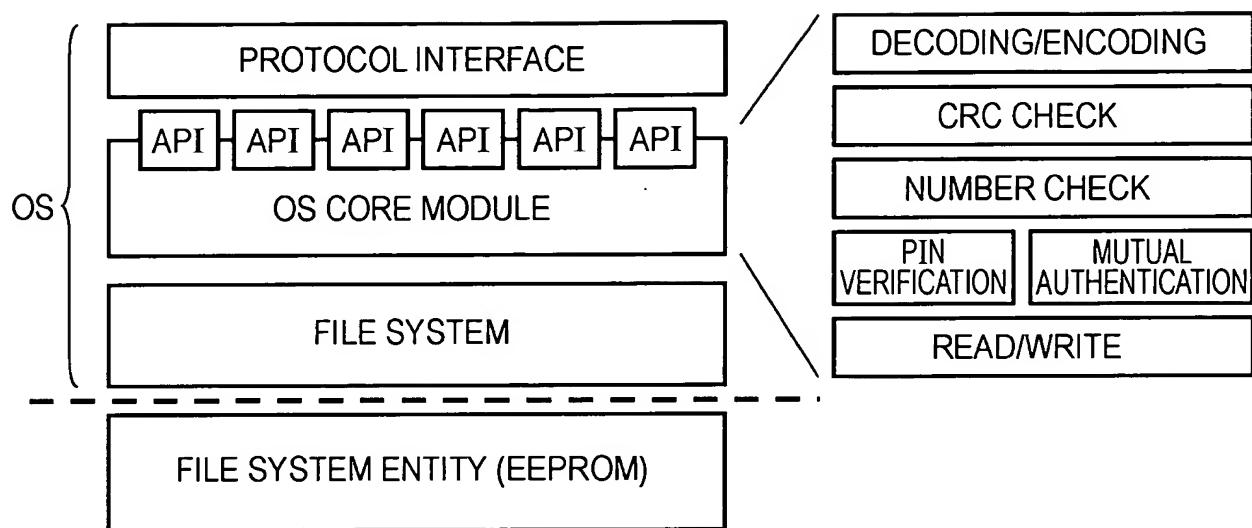
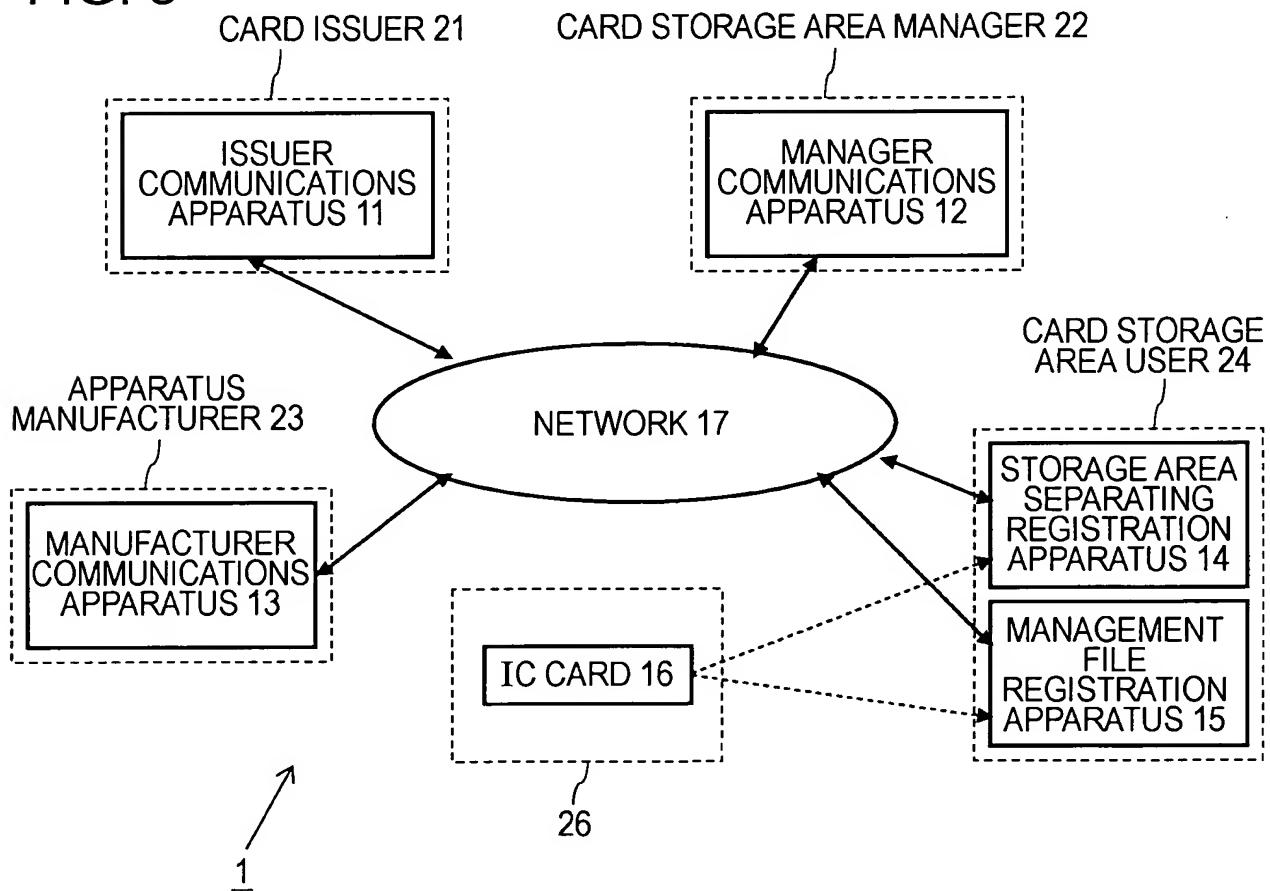


FIG. 5



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FIG. 6

CARD ISSUER FILE SYSTEM

SYSTEM CODE: SC1
AREA ID

FIG. 7

CARD ISSUER FILE SYSTEM

SYSTEM CODE: SC1
AREA ID

CARD ISSUER CAN PERMIT
ANOTHER MEMORY AREA
MANAGER (SERVICE PROVIDER)
TO RENT OR BUY CERTAIN
AMOUNT OF MEMORY.

FIG. 8

CARD ISSUER FILE SYSTEM

SYSTEM CODE: SC1
AREA ID

SEPARATE FILE SYSTEM
(ANOTHER MANAGER
MANAGEMENT AREA)

SYSTEM CODE: SC2
AREA ID

FIG. 9

CARD ISSUER FILE SYSTEM

SYSTEM CODE: SC1
AREA ID

COMMON MANAGER
MANAGEMENT AREA

SYSTEM CODE: SC0
AREA ID

FIG. 10

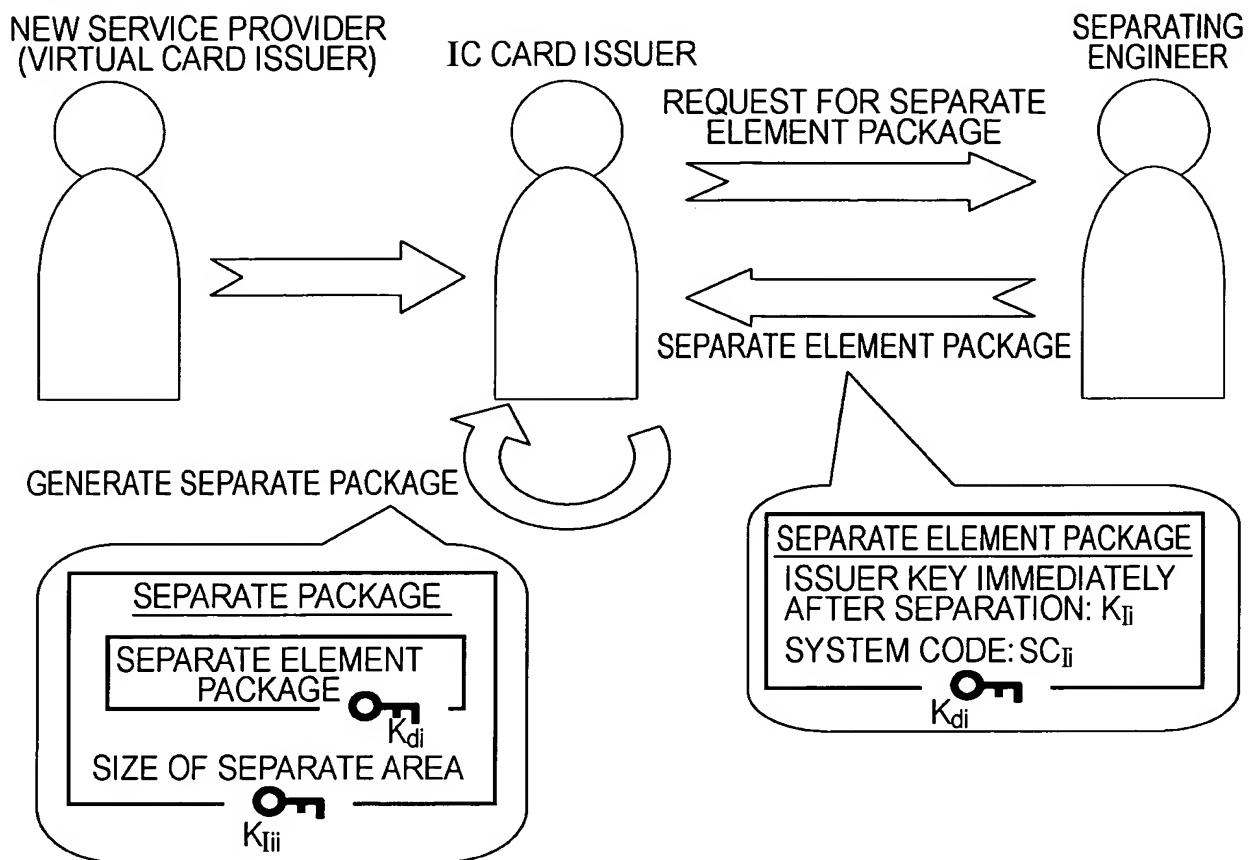


FIG. 11

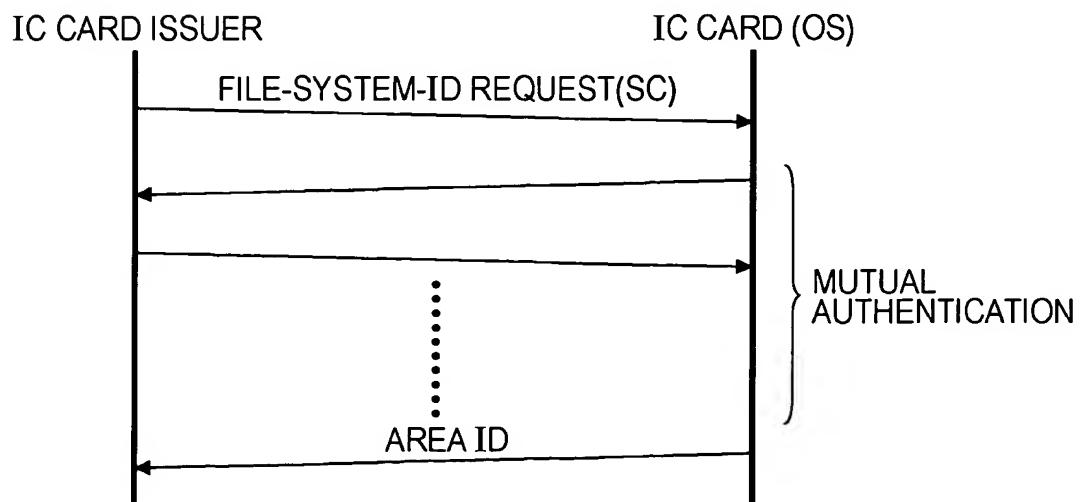
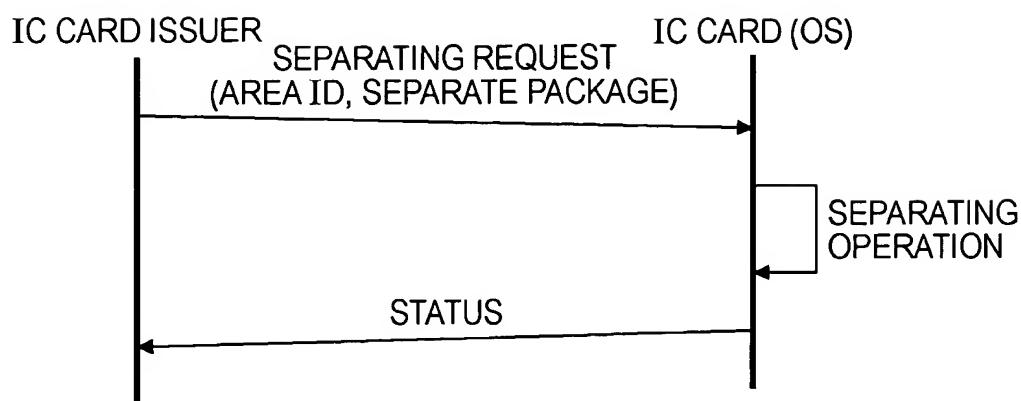


FIG. 12



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FIG. 13

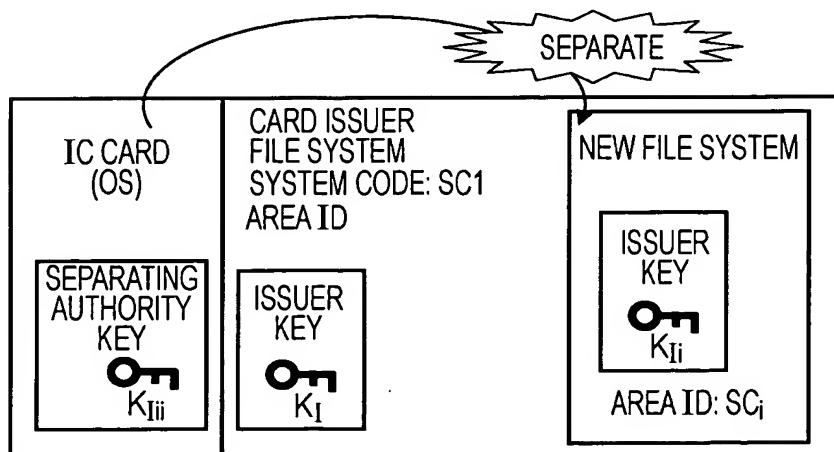
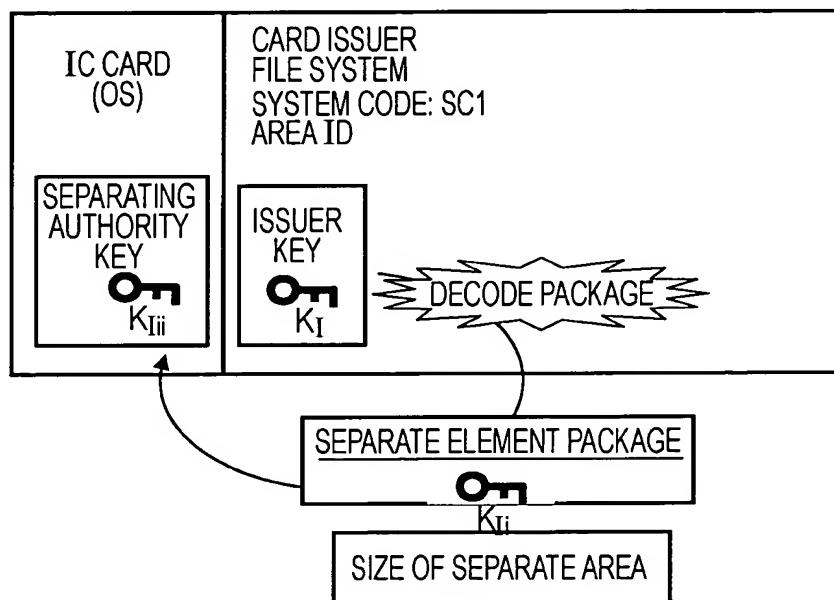
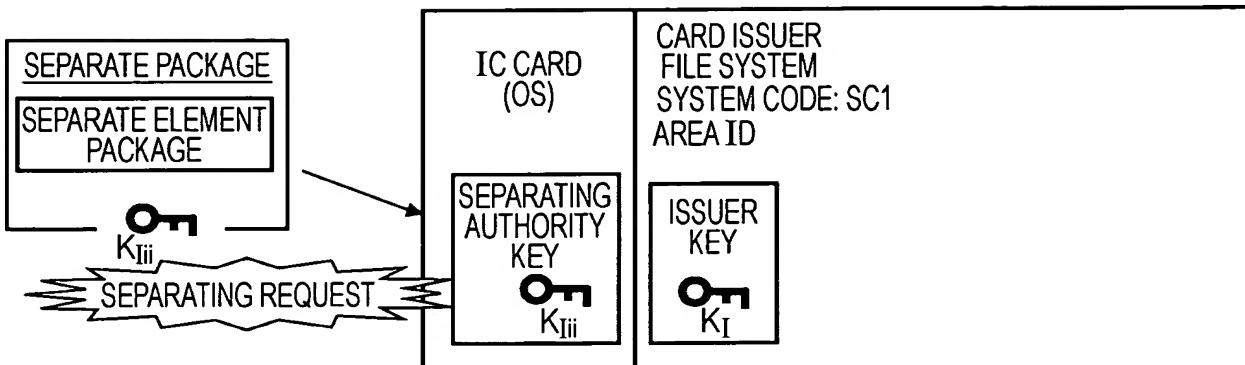
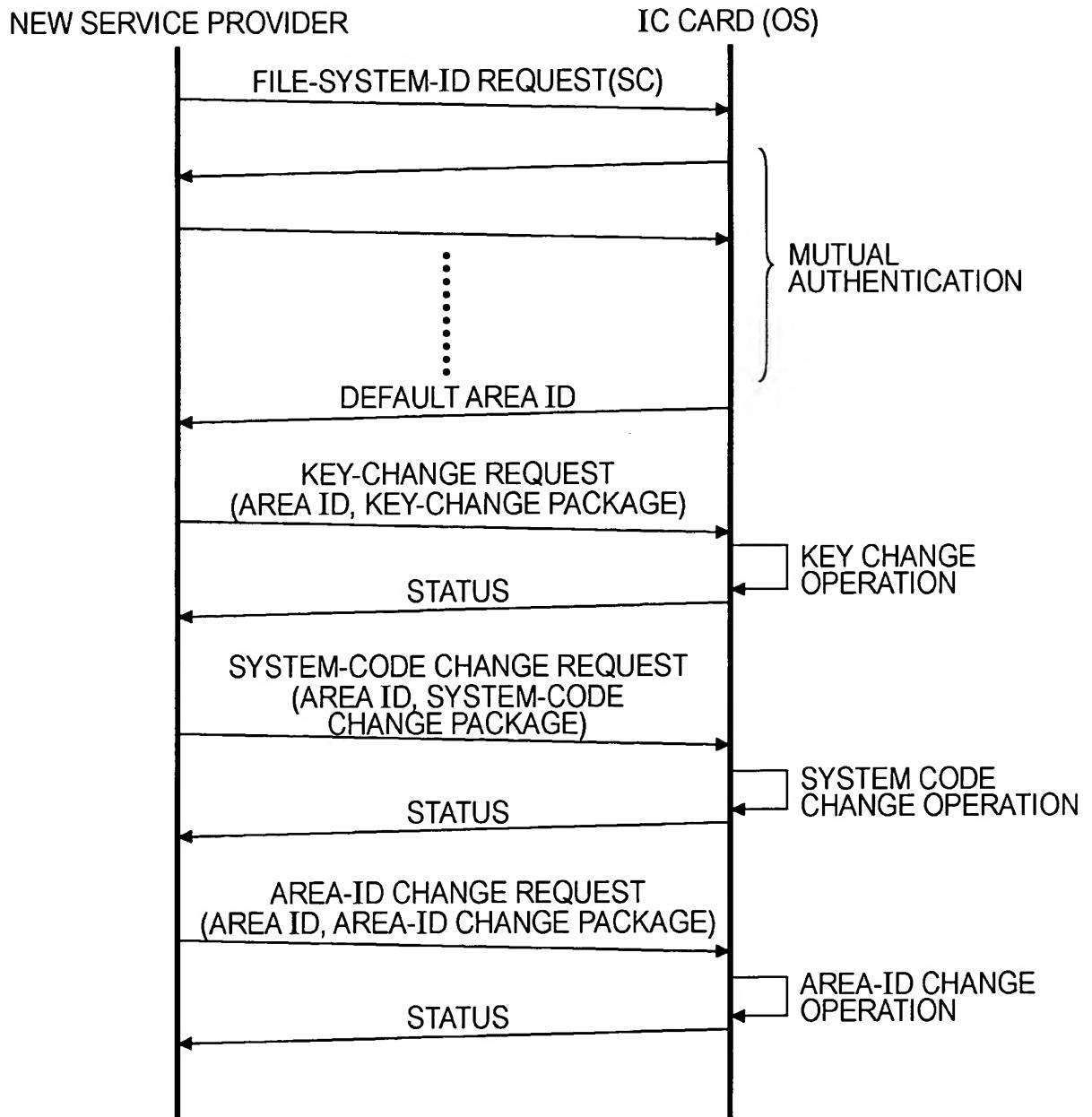


FIG. 14



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FIG. 15

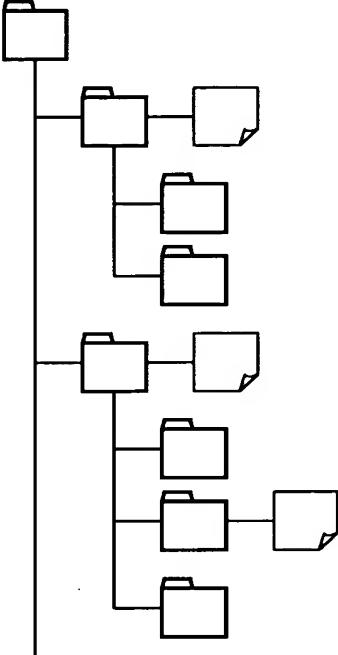
| FILE SYSTEM #0 | #1 | #1 | #1 |
|--|------|------|-------|
| SYSTEM CODE SD #0 | SD#1 | SD#1 | SD#1 |
| AREA ID #0 | ID#1 | ID#1 | ID#1 |
|  | | | |

FIG. 16

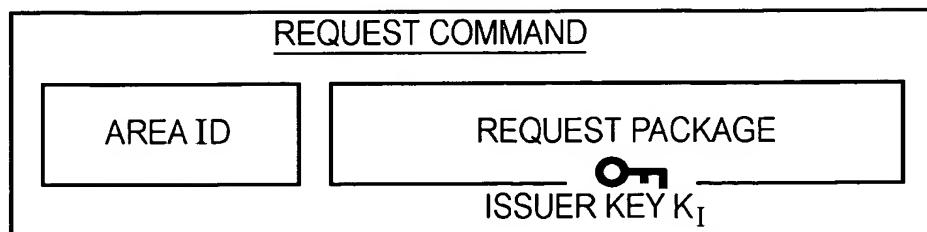


FIG. 17

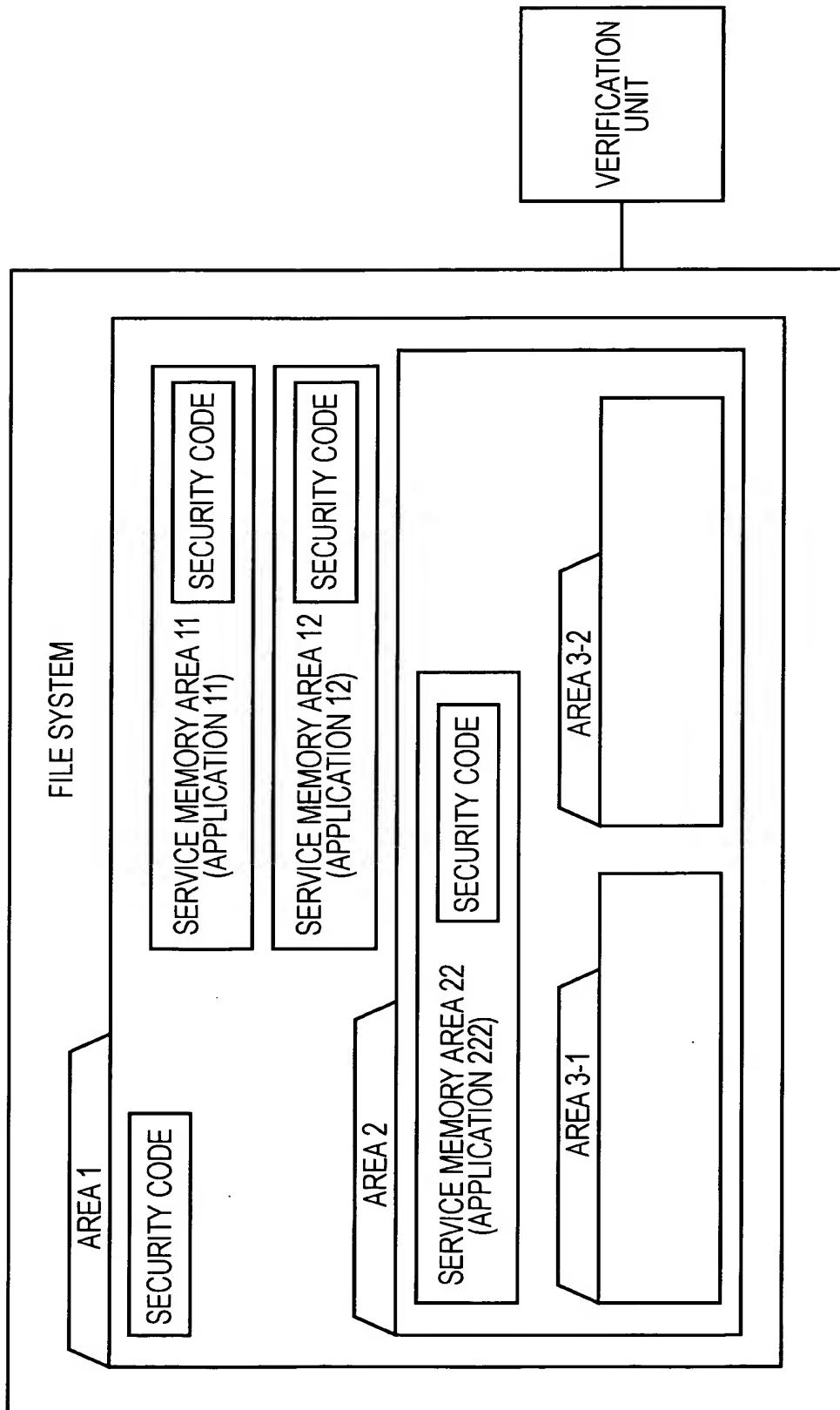
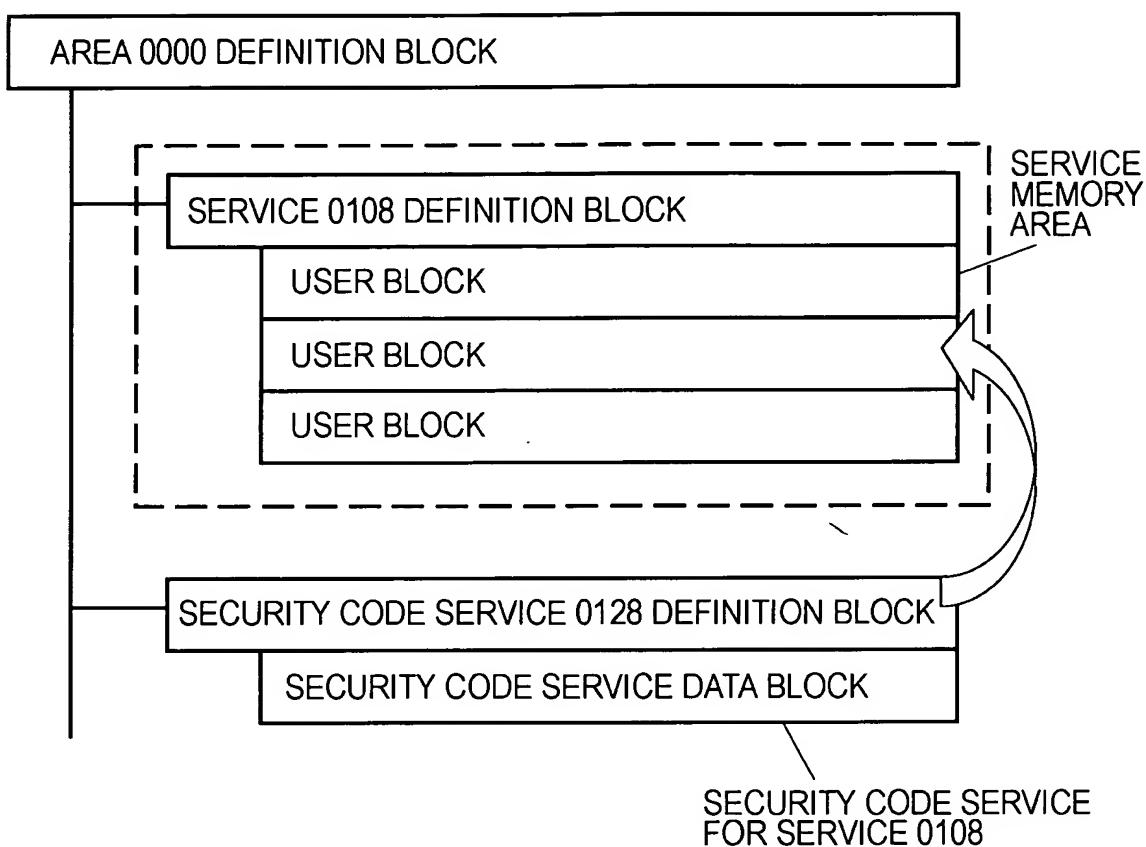


FIG. 18



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FIG. 19

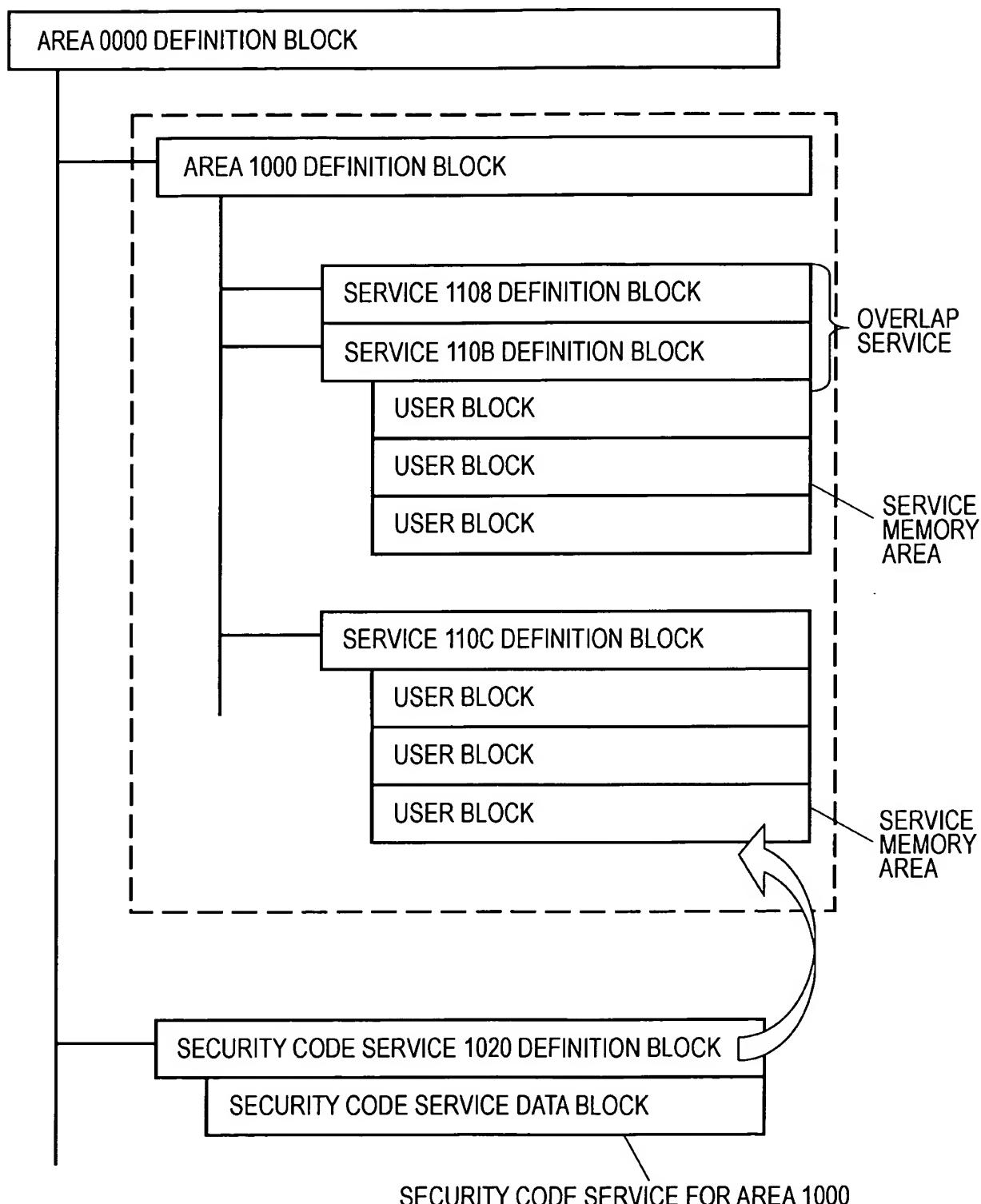
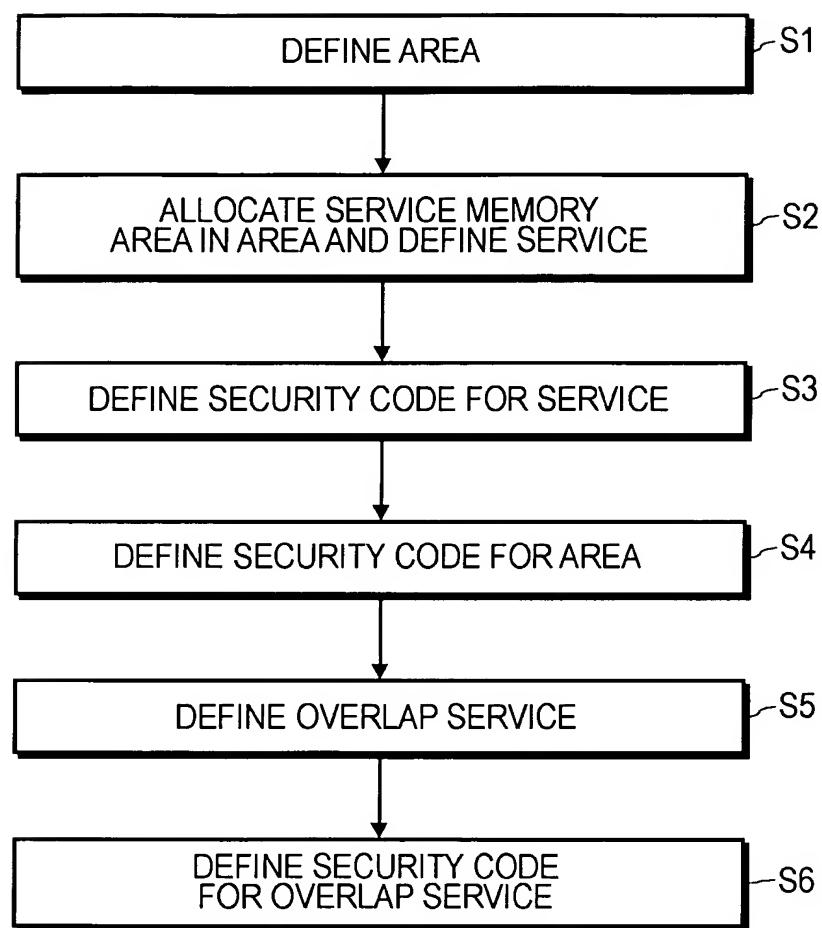


FIG. 20



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FIG. 21

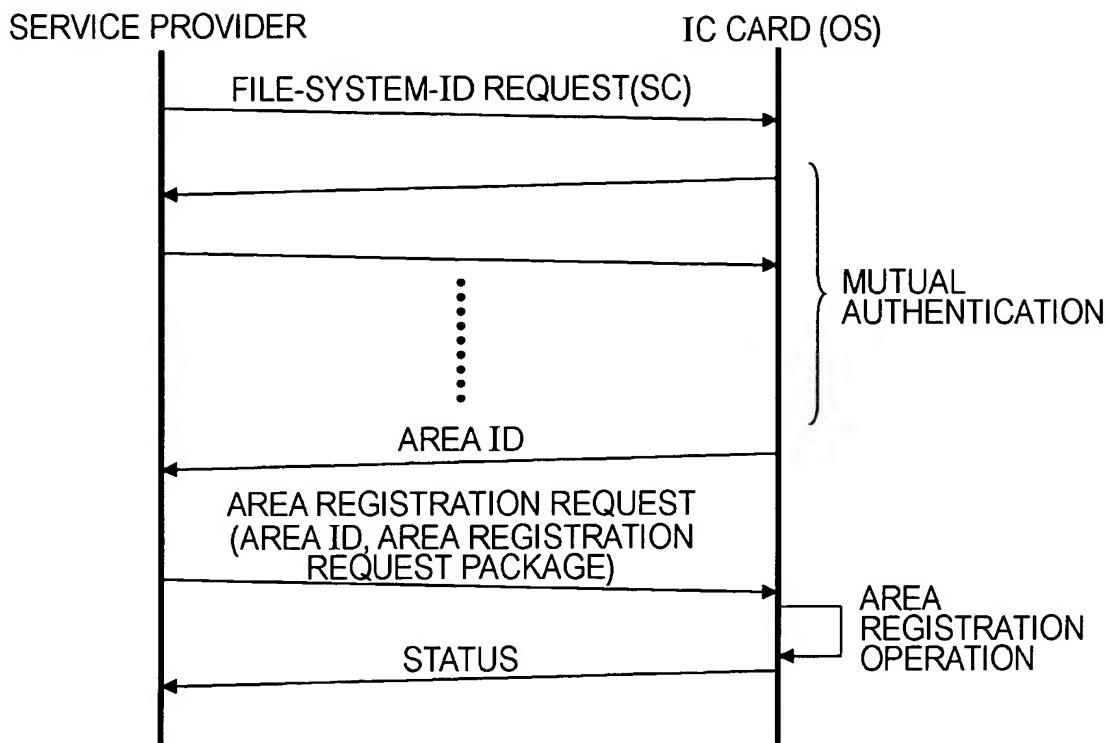


FIG. 22

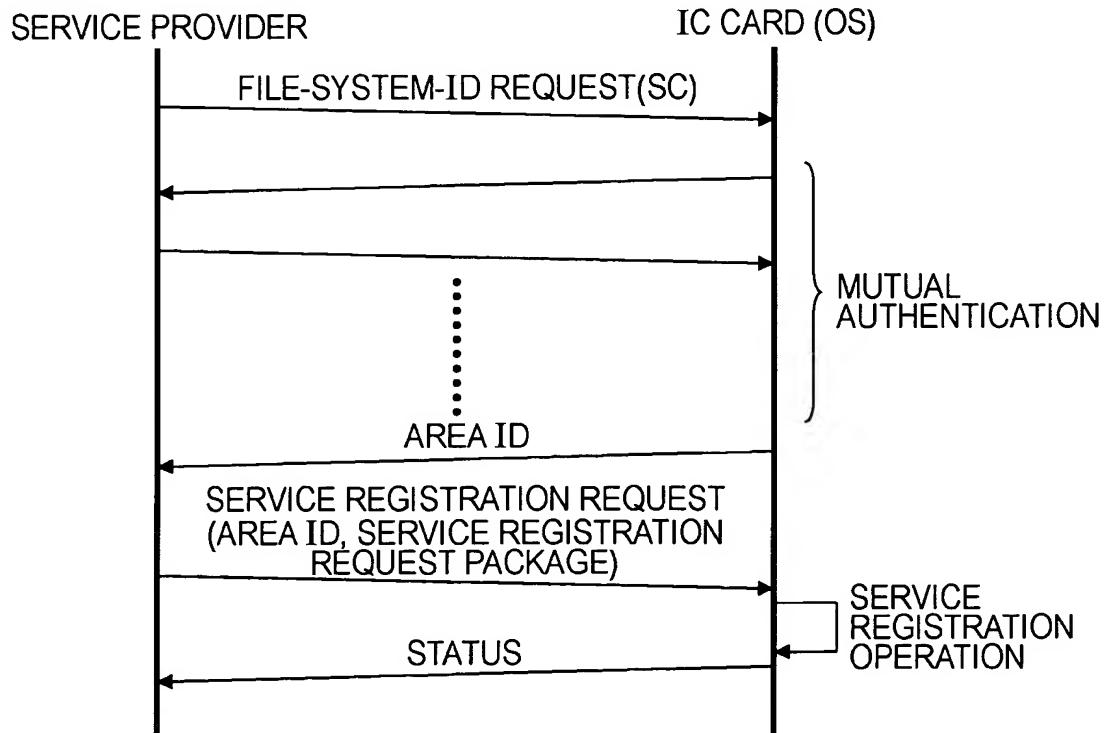


FIG. 23

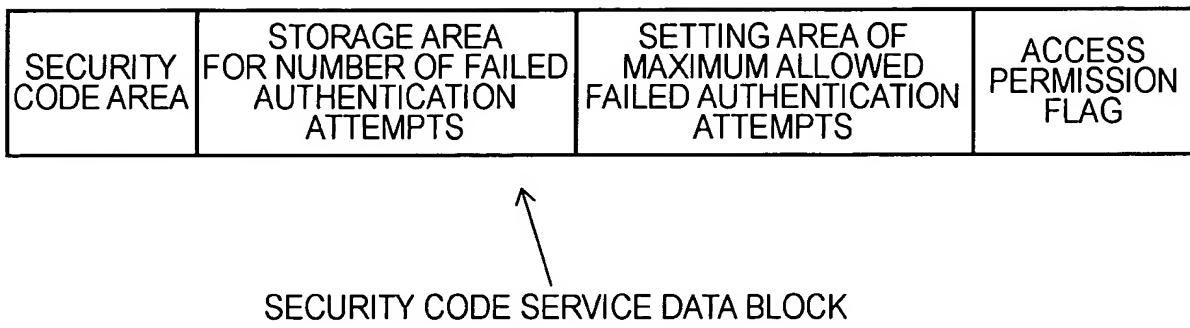
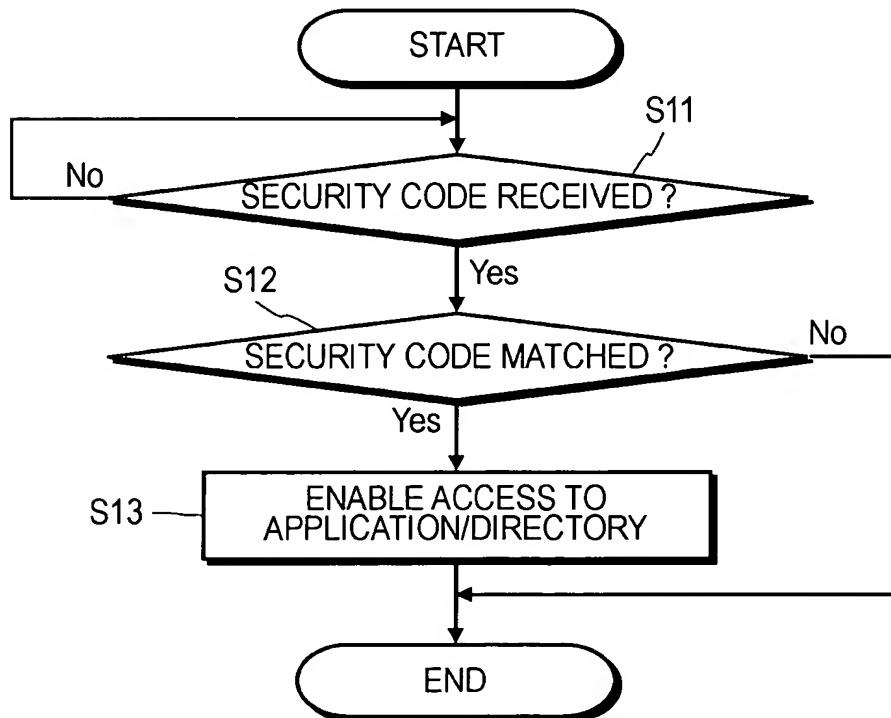


FIG. 24



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FIG. 25

